

**SELECTED ECONOMIC CHARACTERISTICS**  
**2009-2013 American Community Survey 5-Year Estimates**

**Area Name : Census Tract 5020, Carroll County, Maryland**

Subject	Census Tract 5020, Carroll County, Maryland			
	Estimate	Estimate Margin of Error	Percent	Percent Margin of Error
<b>EMPLOYMENT STATUS</b>				
<b>Population 16 years and over</b>	3,436	+/- 274	100.0%	+/- (X)
<b>In labor force</b>	2,576	+/- 262	75%	+/- 4.2
Civilian labor force	2,576	+/- 262	75%	+/- 4.2
Employed	2,434	+/- 258	70.8%	+/- 4.7
Unemployed	142	+/- 66	4.1%	+/- 1.9
Armed Forces	0	+/- 12	0%	+/- 1
<b>Not in labor force</b>	860	+/- 155	25%	+/- 4.2
Civilian labor force	2,576	+/- 262	(X)	+/- (X)
Percent Unemployed	(X)	+/- (X)	5.5%	+/- 2.5
<b>Females 16 years and over</b>				
<b>Population 16 years and over</b>	1,693	+/- 148	(X)	+/- (X)
<b>In labor force</b>	1,161	+/- 146	68.6%	+/- 6
Civilian labor force	1,161	+/- 146	68.6%	+/- 6
Employed	1,112	+/- 141	65.7%	+/- 5.9
<b>Own children under 6 years</b>	218	+/- 78	(X)	+/- (X)
All parents in family in labor force	138	+/- 60	63.3%	+/- 23.1
<b>Own children 6 to 17 years</b>	734	+/- 138	(X)	+/- (X)
All parents in family in labor force	580	+/- 134	79%	+/- 13.1
<b>COMMUTING TO WORK</b>				
<b>Workers 16 years and over</b>	2,334	+/- 265	100.0%	+/- (X)
Car, truck, or van -- drove alone	1,832	+/- 267	78.5%	+/- 6.5
Car, truck, or van -- carpooled	296	+/- 101	12.7%	+/- 4.5
Public transportation (excluding taxicab)	0	+/- 12	0%	+/- 1.5
Walked	26	+/- 25	1.1%	+/- 1.1
Other means	0	+/- 12	0%	+/- 1.5
Worked at home	180	+/- 109	7.7%	+/- 4.4
<b>Mean travel time to work (minutes)</b>	28.4	+/- 3.3	(X)%	+/- (X)
<b>OCCUPATION</b>				
<b>Civilian employed population 16 years and over</b>	2,434	+/- 258	100.0%	+/- (X)
Management, business, science, and arts occupations	877	+/- 142	36%	+/- 6.3
Service occupations	544	+/- 140	22.4%	+/- 4.9
Sales and office occupations	537	+/- 170	22.1%	+/- 6.2
Natural resources, construction, and maintenance occupations	299	+/- 100	12.3%	+/- 3.7
Production, transportation, and material moving occupations	177	+/- 71	7.3%	+/- 2.8
<b>INDUSTRY</b>				
<b>Civilian employed population 16 years and over</b>	2,434	+/- 258	100.0%	+/- (X)
Agriculture, forestry, fishing and hunting, and mining	43	+/- 35	1.8%	+/- 1.4
Construction	339	+/- 136	13.9%	+/- 5.4
Manufacturing	183	+/- 84	7.5%	+/- 3.1
Wholesale trade	31	+/- 27	1.3%	+/- 1.1
Retail trade	163	+/- 68	6.7%	+/- 2.7
Transportation and warehousing, and utilities	102	+/- 77	4.2%	+/- 2.9
Information	67	+/- 48	2.8%	+/- 2
Finance and insurance, and real estate and rental and leasing	109	+/- 47	4.5%	+/- 1.9
Professional, scientific, and management, and administrative and waste	243	+/- 75	10%	+/- 3.1
Educational services, and health care and social assistance	665	+/- 154	27.3%	+/- 6.1
Arts, entertainment, and recreation, and accommodation and food services	181	+/- 87	7.4%	+/- 3.1
Other services, except public administration	94	+/- 56	3.9%	+/- 2.4
Public administration	214	+/- 79	8.8%	+/- 3.4

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<b>CLASS OF WORKER</b>				
<b>Civilian employed population 16 years and over</b>	2,434	+/- 258	100.0%	+/- (X)
Private wage and salary workers	1,621	+/- 255	66.6%	+/- 6.4
Government workers	551	+/- 118	22.6%	+/- 4.6
Self-employed in own not incorporated business workers	262	+/- 121	10.8%	+/- 5
Unpaid family workers	0	+/- 12	0%	+/- 1.4
<b>INCOME AND BENEFITS (IN 2012 INFLATION-ADJUSTED DOLLARS)</b>				
<b>Total households</b>	1,526	+/- 86	100.0%	+/- (X)
Less than \$10,000	16	+/- 20	1%	+/- 1.3
\$10,000 to \$14,999	8	+/- 14	0.5%	+/- 0.9
\$15,000 to \$24,999	98	+/- 48	6.4%	+/- 3.1
\$25,000 to \$34,999	74	+/- 36	4.8%	+/- 2.4
\$35,000 to \$49,999	237	+/- 68	15.5%	+/- 4.4
\$50,000 to \$74,999	283	+/- 94	18.5%	+/- 5.9
\$75,000 to \$99,999	215	+/- 91	14.1%	+/- 5.9
\$100,000 to \$149,999	371	+/- 97	24.3%	+/- 6.3
\$150,000 to \$199,999	147	+/- 67	9.6%	+/- 4.3
\$200,000 or more	77	+/- 47	5%	+/- 3.1
<b>Median household income (dollars)</b>	\$84,758	+/- 14566	(X)%	+/- (X)
<b>Mean household income (dollars)</b>	\$95,788	+/- 8131	(X)%	+/- (X)
With earnings	1,288	+/- 95	84.4%	+/- 3.7
Mean earnings (dollars)	\$91,306	+/- 8650	(X)%	+/- (X)
With Social Security	516	+/- 84	33.8%	+/- 5.1
Mean Social Security income (dollars)	\$17,532	+/- 2600	(X)%	+/- (X)
With retirement income	409	+/- 86	26.8%	+/- 5.4
Mean retirement income (dollars)	\$27,357	+/- 5304	(X)%	+/- (X)
With Supplemental Security Income	32	+/- 23	2.1%	+/- 1.5
Mean Supplemental Security Income (dollars)	\$7,966	+/- 2455	(X)%	+/- (X)
With cash public assistance income	30	+/- 47	2%	+/- 3
Mean cash public assistance income (dollars)	\$2,530	+/- 5	(X)%	+/- (X)
With Food Stamp/SNAP benefits in the past 12 months	31	+/- 27	2%	+/- 1.8
<b>Families</b>	1,317	+/- 104	100.0%	+/- (X)
Less than \$10,000	4	+/- 7	0.3%	+/- 0.5
\$10,000 to \$14,999	0	+/- 12	0%	+/- 2.6
\$15,000 to \$24,999	73	+/- 41	5.5%	+/- 3.1
\$25,000 to \$34,999	45	+/- 27	3.4%	+/- 2.1
\$35,000 to \$49,999	190	+/- 64	14.4%	+/- 4.7
\$50,000 to \$74,999	247	+/- 94	18.8%	+/- 6.7
\$75,000 to \$99,999	198	+/- 90	15%	+/- 6.9
\$100,000 to \$149,999	347	+/- 94	26.3%	+/- 6.8
\$150,000 to \$199,999	147	+/- 67	11.2%	+/- 4.9
\$200,000 or more	66	+/- 44	5%	+/- 3.3
Median family income (dollars)	\$91,806	+/- 13136	(X)%	+/- (X)
Mean family income (dollars)	\$100,486	+/- 8252	(X)%	+/- (X)
Per capita income (dollars)	\$35,161	+/- 2923	(X)%	+/- (X)
<b>Nonfamily households</b>	209	+/- 73	(X)	+/- (X)
Median nonfamily income (dollars)	\$39,432	+/- 18950	(X)%	+/- (X)
Mean nonfamily income (dollars)	\$63,002	+/- 23546	(X)%	+/- (X)
Median earnings for workers (dollars)	\$36,875	+/- 5361	(X)%	+/- (X)
Median earnings for male full-time, year-round workers (dollars)	\$60,221	+/- 13008	(X)%	+/- (X)
Median earnings for female full-time, year-round workers (dollars)	\$39,522	+/- 7451	(X)%	+/- (X)

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<b>HEALTH INSURANCE COVERAGE</b>				
<b>Civilian noninstitutionalized population</b>	4,206	+/- 299	4206%	+/- (X)
<b>With health insurance coverage</b>	3,836	+/- 266	91.2%	+/- 3.3
With private health insurance	3,515	+/- 279	83.6%	+/- 4.9
With public coverage	925	+/- 198	22%	+/- 4.5
<b>No health insurance coverage</b>	370	+/- 147	8.8%	+/- 3.3
Civilian noninstitutionalized population under 18 years	963	+/- 138	963%	+/- (X)
No health insurance coverage	24	+/- 26	2.5%	+/- 2.7
Civilian noninstitutionalized population 18 to 64 years	2,667	+/- 253	2667%	+/- (X)
<b>In labor force:</b>	2,294	+/- 249	2294%	+/- (X)
<b>Employed:</b>	2,200	+/- 236	2200%	+/- (X)
<b>With health insurance coverage</b>	1,931	+/- 198	87.8%	+/- 4.6
With private health insurance	1,902	+/- 200	86.5%	+/- 4.6
With public coverage	114	+/- 90	5.2%	+/- 4.1
<b>No health insurance coverage</b>	269	+/- 114	12.2%	+/- 4.6
<b>Unemployed:</b>	94	+/- 43	94%	+/- (X)
<b>With health insurance coverage</b>	56	+/- 42	59.6%	+/- 32
With private health insurance	56	+/- 42	59.6%	+/- 32
With public coverage	0	+/- 12	0%	+/- 30.1
<b>No health insurance coverage</b>	38	+/- 33	40.4%	+/- 32
<b>Not in labor force:</b>	373	+/- 116	373%	+/- (X)
<b>With health insurance coverage</b>	334	+/- 113	89.5%	+/- 9.7
With private health insurance	290	+/- 101	77.7%	+/- 13.4
With public coverage	68	+/- 40	18.2%	+/- 8.7
<b>No health insurance coverage</b>	39	+/- 36	10.5%	+/- 9.7
<b>PERCENTAGE OF FAMILIES AND PEOPLE WHOSE INCOME IN THE PAST 12 MONTHS IS BELOW THE POVERTY LEVEL</b>				
<b>All families</b>	(X)	+/- (X)	2.4%	+/- 2
<b>With related children under 18 years</b>	(X)	+/- (X)	4.8%	+/- 4.4
With related children under 5 years only	(X)	+/- (X)	0%	+/- 29.7
<b>Married couple families</b>	(X)	+/- (X)	0.3%	+/- 0.6
<b>With related children under 18 years</b>	(X)	+/- (X)	0%	+/- 6.9
With related children under 5 years only	(X)	+/- (X)	0%	+/- 29.7
<b>Families with female householder, no husband present</b>	(X)	+/- (X)	0%	+/- 28.1
<b>With related children under 18 years</b>	(X)	+/- (X)	0%	+/- 59.2
With related children under 5 years only	(X)	+/- (X)	-%	+/- **
<b>All people</b>	(X)	+/- (X)	2.9%	+/- 2.3
<b>Under 18 years</b>	(X)	+/- (X)	7.4%	+/- 6.7
Related children under 18 years	(X)	+/- (X)	7.4%	+/- 6.7
Related children under 5 years	(X)	+/- (X)	2.4%	+/- 5.4
Related children 5 to 17 years	(X)	+/- (X)	8.7%	+/- 8
<b>18 years and over</b>	(X)	+/- (X)	1.6%	+/- 1.2
18 to 64 years	(X)	+/- (X)	1.8%	+/- 1.4
65 years and over	(X)	+/- (X)	0.7%	+/- 1.1
<b>People in families</b>	(X)	+/- (X)	2.7%	+/- 2.3
<b>Unrelated individuals 15 years and over</b>	(X)	+/- (X)	6.6%	+/- 7.9

Data are based on a sample and are subject to sampling variability. The degree of uncertainty for an estimate arising from sampling variability is represented through the use of a margin of error. The value shown here is the 90 percent margin of error. The margin of error can be interpreted roughly as providing a 90 percent probability that the interval defined by the estimate minus the margin of error and the estimate plus the margin of error (the lower and upper confidence bounds) contains the true value. In addition to sampling variability, the ACS estimates are subject to nonsampling error (for a discussion of nonsampling variability, see Accuracy of the Data). The effect of nonsampling error is not represented in these tables.

There were changes in the edit between 2009 and 2010 regarding Supplemental Security Income (SSI) and Social Security. The changes in the edit loosened restrictions on disability requirements for receipt of SSI resulting in an increase in the total number of SSI recipients in the American Community Survey. The changes also loosened restrictions on possible reported monthly amounts in Social Security income resulting in higher Social Security aggregate amounts. These results more closely match administrative counts compiled by the Social Security Administration.

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Workers include members of the Armed Forces and civilians who were at work last week.

Census occupation codes are 4-digit codes and are based on the Standard Occupational Classification (SOC). The Census occupation codes for 2010 and later years are based on the 2010 revision of the SOC. To allow for the creation of 2009-2013 tables, occupation data in the multiyear files (2009-2013) were recoded to 2013 Census occupation codes. We recommend using caution when comparing data coded using 2013 Census occupation codes with data coded using Census occupation codes prior to 2010. For more information on the Census occupation code changes, please visit our website at <http://www.census.gov/people/io/methodology/>.

Industry codes are 4-digit codes and are based on the North American Industry Classification System (NAICS). The Census industry codes for 2013 and later years are based on the 2012 revision of the NAICS. To allow for the creation of 2009-2013 and 2011-2013 tables, industry data in the multiyear files (2009-2013 and 2011-2013) were recoded to 2013 Census industry codes. We recommend using caution when comparing data coded using 2013 Census industry codes with data coded using Census industry codes prior to 2013. For more information on the Census industry code changes, please visit our website at <http://www.census.gov/people/io/methodology/>.

While the 2009-2013 American Community Survey (ACS) data generally reflect the February 2013 Office of Management and Budget (OMB) definitions of metropolitan and micropolitan statistical areas; in certain instances the names, codes, and boundaries of the principal cities shown in ACS tables may differ from the OMB definitions due to differences in the effective dates of the geographic entities.

Estimates of urban and rural population, housing units, and characteristics reflect boundaries of urban areas defined based on Census 2010 data. As a result, data for urban and rural areas from the ACS do not necessarily reflect the results of ongoing urbanization.

Source: U.S. Census Bureau, 2009-2013 5-Year American Community Survey

Explanation of Symbols:

1. An '\*\*\*' entry in the margin of error column indicates that either no sample observations or too few sample observations were available to compute a standard error and thus the margin of error. A statistical test is not appropriate.
2. An '-' entry in the estimate column indicates that either no sample observations or too few sample observations were available to compute an estimate, or a ratio of medians cannot be calculated because one or both of the median estimates falls in the lowest interval or upper interval of an open-ended distribution.
3. An '-' following a median estimate means the median falls in the lowest interval of an open-ended distribution.
4. An '+' following a median estimate means the median falls in the upper interval of an open-ended distribution.
5. An '\*\*\*\*' entry in the margin of error column indicates that the median falls in the lowest interval or upper interval of an open-ended distribution. A statistical test is not appropriate.
6. An '\*\*\*\*\*' entry in the margin of error column indicates that the estimate is controlled. A statistical test for sampling variability is not appropriate.
7. An 'N' entry in the estimate and margin of error columns indicates that data for this geographic area cannot be displayed because the number of sample cases is too small.
8. An '(X)' means that the estimate is not applicable or not available.